

Information to identify the case:

Debtor 1	Dennis W Bruce	Social Security number or ITIN	xxx-xx-0302
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-23862-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Dennis W Bruce

2/15/17

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Dennis W Bruce
 Debtor

Case No. 16-23862-JAD
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

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 Total Noticed: 46

Date Rcvd: Feb 15, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 17, 2017.

db +Dennis W Bruce, 264 Mingo Rd., Wexford, PA 15090-7556
 cr +Ally Financial, Tucker Arensberg, P.C., c/o Brett A. Solomon, Esquire, 1500 One PPG Place,
 Pittsburgh, Pa 15222-5413
 14322970 +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853,
 Arlington, TX 76096-3853
 14305887 Baierl Automotive, 10430 Perry Hwy., Wexford, PA 15090
 14348961 +Barry Hefner, 112 Tor Cir., Gibsonia, PA 15044-6033
 14305890 Chrysler Capital, PO Box 660335, Dallas, TX 75266-0335
 14305891 +Clipper Magazine, 3708 Hempland Rd., PO Box 610, Moundsville PA 17554-0610
 14305892 +De Lage Landon Financial, 1111 Old Eagle school Road, Wayne, PA 19087-1453
 14305893 Discover Card, PO Box 742655, Cincinnati, OH 45274-2655
 14305894 Financial Pacific Leasing, PO Box 749642, Los Angeles, CA 90074-9642
 14305895 +First National Bank, 4140 E. State Street, Hermitage, PA 16148-3401
 14312417 +First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401
 14312418 First National Bank of Pennsylvania, c/o David W. Raphael, Esquire, Grenen & Birsic, PC,
 One Gateway Center, 9th Floor, Pittsburgh, PA 15222
 14305899 +GM Financial Leasing, PO Box 100, Williamsport, NY 14231-0100
 14305897 Get Fleet Universal/Wex Bank, PO Box 6293, Carol Stream IL 60197-6293
 14305898 +Glassmere Fuel Service, PO Box 187, Curtisville PA 15032-0187
 14305901 +Hefner Outdoor Advertising, 112 Tor Circle, Gibsonia, PA 15044-6033
 14305904 +Kubota Credit Corporation, USA, 4400 Amon Carter Blvd., Suite 100,
 Fort Worth, TX 76155-2695
 14305906 McCandless-Franklin Park Ambulance Authority, Box 1, Ingomar, PA 15127-0001
 14348962 Michael Druga, 218 Siesta Drive, Pittsburgh, PA 15239
 14305907 +North West Consumer Discount Co., PO Box 428, Zelienople, PA 16063-0428
 14307607 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14305908 Sears Credit Cards, PO Box 9001055, Louisville, KY 40290-1055
 14305909 +TD Retail Card Services, PO Box 731, Mahwah, NJ 07430-0731
 14305911 Trip Total Media, PO Box 642562, Pittsburgh, PA 15264-2562
 14305912 UPMC Health Plan, UPMC Insurance Services, PO Box 371842, Pittsburgh, PA 15250-7842
 14348964 US Department of Veterans Affairs, PO Box 530269, Atlanta, GA 30353-0269
 14305913 +ValPak of Western Pennsylvania, 10431 Perry Hwy., Suite 110, Wexford, PA 15090-9200
 14305915 +Vermeer Sales & Service, Inc., 131 Wisconsin Ave., Cranberry Township, PA 16066-4139
 14305917 Wells Fargo Vendor Financial Services, PO Box 70241, Philadelphia, PA 19176-0241
 14348965 +Western PA Direct Mail, LLC, 10431 Perry Hwy., Suite 110, Wexford, PA 15090-9200

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QNLCARDIELLO.COM Feb 16 2017 01:38:00 Natalie Lutz Cardiello, 107 Huron Drive,
 Carnegie, PA 15106-1826
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 16 2017 01:42:11 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 14305886 EDI: GMACFS.COM Feb 16 2017 01:38:00 Ally, PO Box 380902, Bloomington, MN 55438-0902
 14305888 +EDI: RMSC.COM Feb 16 2017 01:38:00 Briggs & Stratton/Synchrony Bank, PO Box 530912,
 Atlanta, GA 30353-0912
 14305889 EDI: CAPITALONE.COM Feb 16 2017 01:38:00 Capital One Bank, PO Box 71083,
 Charlotte, NC 28272-1083
 14305896 EDI: FORD.COM Feb 16 2017 01:38:00 Ford Credit, Box 220564, Pittsburgh, PA 15257-2564
 14305900 +EDI: PHINAMERI.COM Feb 16 2017 01:38:00 GM Financial, PO Box 183593,
 Arlington, TX 76096-3593
 14305902 EDI: RMSC.COM Feb 16 2017 01:38:00 Husqvarna/Synchrony Bank, PO Box 960061,
 Orlando, FL 32896-0061
 14305903 EDI: HY11.COM Feb 16 2017 01:38:00 Hyundai Motor Finance, PO Box 660891,
 Dallas, TX 75266-0891
 14305905 EDI: RMSC.COM Feb 16 2017 01:38:00 Lowes/Synchrony Bank, PO Box 530914,
 Atlanta, GA 30353-0914
 14348963 +E-mail/Text: BANKRUPTCY@PAWNEELEASING.COM Feb 16 2017 01:43:26 Pawnee Leasing,
 700 Centre Ave., Fort Collins, CO 80526-1842
 14305910 EDI: TFSR.COM Feb 16 2017 01:38:00 Toyota Motor Financial Services, PO Box 5855,
 Carol Stream IL 60197-5855
 14305914 EDI: VERIZONCOMB.COM Feb 16 2017 01:38:00 Verizon, PO Box 15124, Albany, NY 12212-5124
 14305916 EDI: RMSC.COM Feb 16 2017 01:38:00 Walmart/Synchrony Bank, PO Box 965023,
 Orlando, FL 32896-5023
 14305918 EDI: RMSC.COM Feb 16 2017 01:38:00 Yamaha/Synchrony Bank, PO Box 530912,
 Atlanta, GA 30353-0912

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Ford Motor Credit Company LLC
 cr Kubota Credit Corporation
 14305885 In Re: Dennis W Bruce; No. 16-23862
 14305884 MAILING MATRIX

District/off: 0315-2

User: admin
Form ID: 318

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Total Noticed: 46

Date Rcvd: Feb 15, 2017

aty* +Natalie Lutz Cardiello, 107 Huron Drive, Carnegie, PA 15106-1826
cr* +Americredit Financial Services, Inc. dba GM Financ, PO Box 183853, Arlington, TX 76096-3853
cr* +First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 4, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 17, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 15, 2017 at the address(es) listed below:

Brett A. Solomon on behalf of Creditor Ally Financial bsolomon@tuckerlaw.com,
dparanay@tuckerlaw.com;apetronchak@tuckerlaw.com;agilbert@tuckerlaw.com
David W. Raphael on behalf of Creditor First National Bank of Pennsylvania
draphael@grenenbirsic.com, mcpupec@grenenbirsic.com
James Warmbrodt on behalf of Creditor Kubota Credit Corporation bkgroup@kmlawgroup.com
Jeffrey T. Morris on behalf of Debtor Dennis W Bruce morris@elliott-davis.com,
jsdm4morris@juno.com
Keri P. Ebeck on behalf of Creditor Ford Motor Credit Company LLC kebeck@weltman.com,
jbluemle@weltman.com
Natalie Lutz Cardiello on behalf of Trustee Natalie Lutz Cardiello ncardiello@comcast.net,
ncardiello@ecf.epiqsystems.com
Natalie Lutz Cardiello ncardiello@comcast.net, ncardiello@ecf.epiqsystems.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

TOTAL: 8